

AMENDMENT TO THE SPECIFICATION

Please replace the paragraph beginning at page 11, line 19, with the following rewritten paragraph.

-- If it is found in step SP4 that the IC card 5A corresponds to one of the IC cards recorded on the negative list, the store terminal 10A proceeds from step SP4 to step SP5, and displays an error message in step SP5 indicating that the IC card 5A cannot make a payment. After that, the store terminal 10A proceeds to step SP3, and terminates its processing. This enables the store terminal 10A to prevent the use of an illegal IC card and the use of an IC card based on credit over a limited amount. --

Please replace the paragraph beginning at page 14, line 24, with the following rewritten paragraph.

-- The host computer 11A proceeds from step SP21 to step SP22, and determines whether the balance in the IC card of the predetermined user recorded in the user database 12A is negative as a result of performing the loan. If the determination is negative “NO” in step SP22, the host computer 11A proceeds to step SP23 and determines whether the process has been completed for all the users recorded in the user database 12A. If the determination is negative “NO” in step SP23, the host computer 11A proceeds to step SP24. --